

<i>SERFF Tracking Number:</i>	<i>USLH-125980741</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Security Life and Health Insurance Company</i>	<i>State Tracking Number:</i>	<i>41539</i>
<i>Company Tracking Number:</i>	<i>WELL-BNFT 01/09</i>		
<i>TOI:</i>	<i>H16G Group Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16G.001C Any Size Group - Other</i>
<i>Product Name:</i>	<i>Wellness Services</i>		
<i>Project Name/Number:</i>	<i>Wellness Services/WELL-BNFT 01/09</i>		

Filing at a Glance

Company: United Security Life and Health Insurance Company

Product Name: Wellness Services	SERFF Tr Num: USLH-125980741	State: ArkansasLH
TOI: H16G Group Health - Major Medical	SERFF Status: Closed	State Tr Num: 41539
Sub-TOI: H16G.001C Any Size Group - Other	Co Tr Num: WELL-BNFT 01/09	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Authors: Lisa Kosvick, Jaime Gettemans	Disposition Date: 02/13/2009
	Date Submitted: 02/12/2009	Disposition Status: Approved-Closed
Implementation Date Requested: 01/08/2009		Implementation Date:

State Filing Description:

General Information

Project Name: Wellness Services	Status of Filing in Domicile: Pending
Project Number: WELL-BNFT 01/09	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Filed Simultaneously
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small
Overall Rate Impact:	Group Market Type: Discretionary, Trust
Filing Status Changed: 02/13/2009	Explanation for Other Group Market Type:
	State Status Changed: 02/13/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	

The enclosed filing is being submitted for your review and approval. This form amends the wording under Wellness Services in Group Certificate's ABC-2008APXAR, ABC-2008PRPAR, and ABC-2008ADCAR by expanding coverage for insureds ages two to eighteen, as well as clarifying when the benefit is applicable.

SERFF Tracking Number: USLH-125980741 State: Arkansas
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Company
Company Tracking Number: WELL-BNFT 01/09
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other
Product Name: Wellness Services
Project Name/Number: Wellness Services/WELL-BNFT 01/09

Company and Contact

Filing Contact Information

Jaime Gettemans, jaimegettemans@jandpholdings.com
6640 S. Cicero Avenue (708) 552-2417 [Phone]
Bedford Park, IL 60638

Filing Company Information

United Security Life and Health Insurance CoCode: 81108 State of Domicile: Illinois
Company
6640 S. Cicero Group Code:
Bedford Park, IL 60638 Group Name: Company Type:
(708) 475-6000 ext. [Phone] FEIN Number: 36-3692140
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: AR ADC 054 00 057 (II)(a)(1)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Security Life and Health Insurance Company	\$50.00	02/12/2009	25691947

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/13/2009	02/13/2009

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Disposition

Disposition Date: 02/13/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Wellness Services	Approved-Closed	Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	WELL-BNFT 01/09	Certificate Amendment, Insert Page, Endorsement or Rider	Wellness Services	Initial			wellnessbenefit (2).pdf

Certificate Amendment Wellness Services

Wellness services apply to adult care including immunizations as recommended by the United States Preventative Services Task Force on the date the service is incurred. This does not include routine well newborn care unless the Maternity option has been selected. **UNLESS SPECIFICALLY MANDATED BY YOUR STATE OR FOR SERVICES LISTED IN NUMBER 13 BELOW, THE WELLNESS SERVICES PROVISION APPLIES ONLY TO ADULTS 18 YEARS OF AGE OR OLDER.**

Included are the following diagnostic services:

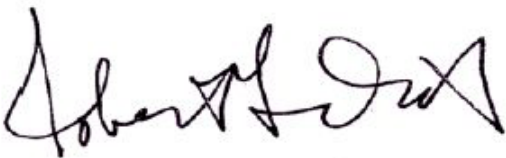
1. One annual cervical smear or pap smear with Chlamydia screening
2. One physical exam for an adult insured person 18 years of age or older. The physical exam benefit is limited only to those insureds 18 years old or over
3. Mammography screening for woman as specified under the mammograms provision within this certificate
4. Stool for occult blood testing
5. Flexible sigmoidoscopy and barium enema or colonoscopy
6. One digital rectal examination and a prostate specific antigen (PSA) test upon recommendation of a health care practitioner for asymptomatic men age 50 and over, African-American men age 40 and over, and men age 40 and over with a family history of prostate cancer
7. Fasting glucose testing
8. Lipid profile testing
9. Complete blood count (or component parts) testing
10. Urinalysis testing
11. Tuberculin skin testing with purified protein derivative
12. Medically necessary bone mass measurement for osteoporosis screening
13. Immunizations (including the office visit charges) as recommended by the United States Preventative Services Task Force for insureds ages two and over

Annual screening test for ovarian cancer using a CA-125 serum tumor marker testing, transvaginal ultrasound or pelvic examination for women determined to be high risk due to:

- a. A family history of such disease with one or more first degree relatives with ovarian cancer;
- b. A family history of clusters of women relatives with breast cancer;
- c. A family history of nonpolyposis colorectal cancer; or
- d. Having tested positive for BRCA1 or BRCA2 mutations
- e. Other diagnostic services as recommended by the United States Preventative Services Task Force on the date the service is incurred

Wellness benefits are available as shown on the Schedule of Benefits.

United Security Life and Health



Secretary

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Rate Information

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Supporting Document Schedules

Satisfied -Name: Certification/Notice **Review Status:** Approved-Closed 02/13/2009
Comments:
Please see the attached Flesch Certification.
Attachment:
2.2.09 - Flesch Certification.pdf

Bypassed -Name: Application **Review Status:** Approved-Closed 02/13/2009
Bypass Reason: Does not apply
Comments:



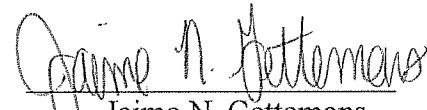
UNITED SECURITY

LIFE AND HEALTH INSURANCE COMPANY

6640 S. Cicero Avenue, Bedford Park, Illinois 60638
(708) 475-6100 (800) 875-4422 Fax: (708) 475-6120

FLESCH CERTIFICATION

This is to certify that the attached Certificate Amendment to the Wellness Services benefit (WELL-BNFT 01/09) received a Flesch Reading Ease Score of 40.1. This form complies with the requirements of A.C.A. 23-80-206, cited as the Life and Disability Insurance Policy Language Simplification Act.


Jaime N. Gettemans
Compliance Department

2/2/09
Date